

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2 (c)  
Robert C. Nisenson, LLC  
10 Auer Court  
East Brunswick, New Jersey 08816  
(732-238-8777  
Robert C. Nisenson, Esq.  
Attorneys for Debtor  
RCN 6680

In the Matter of

PAUL J. CAVANAUGH  
JOANN M. CAVANAUGH

DEBTORS



Order Filed on December 6, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

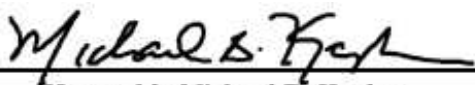
Case No.: 16-15584

Judge: Michael B. Kaplan

**ORDER TO APPROVE CREDITORS MODIFICATION AGREEMENT**

The relief set forth on the following pages, numbered two (2) through \_\_\_\_\_ is hereby **ORDERED**.

**DATED: December 6, 2018**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**ROBERT C. NISENSEN, L.L.C.**  
10 Auer Court  
East Brunswick, New Jersey 08816  
(732) 238-8777  
Attorneys for Debtors  
Robert C. Nisenenson, Esq.  
Attorney No.: RCN 6680

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

<b>In Re:</b>	:	Case #: 16-15584 MBK
	:	
<b>PAUL J. CAVANAUGH</b>	:	Chapter 13
<b>JOANN M. CAVANAUGH</b>	:	
	:	
	:	<b>ORDER TO APPROVE</b>
<b>Debtors.</b>	:	<b>MODIFICATION AGREEMENT</b>
	:	

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This matter having been opened to the Court upon motion of Maurizio and Anna Sanzone, by and through their attorneys, **ROBERT C. NISENSEN, L.L.C.**, seeking an Order to approve a Loan Modification Agreement, PNC Mortgage and the Debtor appearing by its counsel and the Court having considered all supporting and opposing Affidavits, and Briefs, if any; and good cause appearing for the entry of this Order;

**ORDERED** the Debtors and PNC Mortgage are authorized to enter into the Loan Modification Agreement and it is further;

**ORDERED** in the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, Secured Creditor shall amend the arrearage portion of its proof of claim to zero or withdraw the claim within thirty (30) days of completion of the loan modification; and it is further

**ORDERED**, that the Chapter 13 Trustee shall suspend disbursements to Secured Creditor pending completion of loan modification and all money that would otherwise to be paid to Secured Creditor, be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by the Secured Creditor that the modification was not consummated; and it is further

**ORDERED**, in the event the modification is not consummated, the Secured Creditor shall notify the Trustee and Debtor's Attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to Secured Creditor; and it is further

**ORDERED**, in the event the proof of claim is amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this order to other creditors in accordance with the provisions of the confirmed plan; and it is further

**ORDERED**, Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order; and it is further

**ORDERED**, that the Secured Creditor will reduce their proof of claim within 20 days, otherwise Debtors will have to file a Motion to Reduce the Claim and will charge the creditor \$400.00 for the filing of said motion.

**ORDERED** that a copy of this Order shall be served upon all parties within 7 days of the date hereof.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Paul J. Cavanaugh  
JoAnn M. Cavanaugh  
Debtors

Case No. 16-15584-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2018.  
db/jdb +Paul J. Cavanaugh, JoAnn M. Cavanaugh, 125 Dey Grove Rd, Monroe Twsp, NJ 08831-5803

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 09, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Federal Home Loan Mortgage Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Robert C. Nisenson on behalf of Debtor Paul J. Cavanaugh rnisenson@aol.com,  
nisensonlaw@aol.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com  
Robert C. Nisenson on behalf of Joint Debtor JoAnn M. Cavanaugh rnisenson@aol.com,  
nisensonlaw@aol.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

TOTAL: 5